

**EXHIBIT A**



*This certifies that*

***Maria Alva Valentin***

*has invested \$30,000*

*on September 4, 2001*

*at a term of 5 years*

*Per the Graduated Interest Accrual Plan*

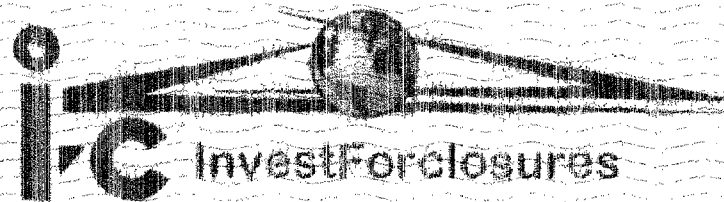
*Note: Interest is accrued and automatically rolled-over, unless you choose to receive them on a quarterly basis (available after first year). Substantial interest penalty for early withdrawal. Membership Interests are not transferable.*

*[Signature]*  
Signature

*9/4/01*  
Date

Number: IFC090401-01





This certifies that

***Keith Raines and  
Bonnie C. Raines***

have invested ***\$10,000***  
on ***December 31, 2001***  
at a term of ***5 years***

Per the Graduated Interest Accrual Plan

Note: Interest is accrued and automatically rolled-over, unless you choose to receive them on a semi-annual basis (available after first year). Substantial interest penalty for early withdrawal. Membership Interests are not transferable.

Signature

Date

12/31/01

Number: IFC123101-03a

### **Graduated Interest Accrual Plan**

Account Growth per Year (compound interest plus principle):

12/31/02 @ 20% = \$12,000

12/31/03 @ 22% = \$14,640

12/31/04 @ 24% = \$18,154

12/31/05 @ 26% = \$22,874

12/31/06 @ 28% = \$29,278

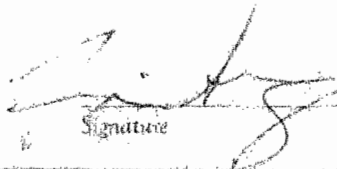
This replaces certificate number IPC123101-03, which was reported lost and is now void.





This certifies that  
***Keith Raines***  
has invested ***\$41,655.77***  
on November 11, 2002  
at a term of 5 year  
earning 15.9% APY

5-Year Term: The principal investment must remain untouched for exactly five (5) years from the date the investment payment along with all signed and completed investment documents. A withdrawal of principal prior to the end of the 1st year will incur a 70% penalty on earned interest only. A withdrawal of principal prior to the end of the 3rd year will incur a 35% penalty on earned interest only. A withdrawal of principal prior to the 5th year will incur a 20% penalty on earned interest only. A withdrawal of principal requires a 60-day written notice by mail or electronically via email. Interest payments can be paid on an annual basis per the written request of the investor. Interest is automatically rolled over and compounded during the remainder of the term. Interest payments require a 60-day written notice by mail or electronically via email. If interest is paid out prior to the completion of the next consecutive year of the term, that interest will not be compounded for the year in which it was withdrawn. Upon maturity of said term, unless a withdrawal request has been issued meeting the above stated specifications, your investment will be rolled over and reinvested for another five (5) year term. Membership interests are not transferable.

 **CEO-IFCF** 11/26/02  
Signature Date

Number: IFC112602-01





This certifies that  
**Bonnie C. Raines**  
has invested **\$43,112.29**  
on **December 3, 2002**  
at a term of **5 year**  
earning **15.9% APY**

5-Year Term: The principal investment must remain untouched for exactly five (5) years from the date the investment payment along with all signed and completed investment documents. A withdrawal of principal prior to the end of the 1st year will incur a 70% penalty on earned interest only. A withdrawal of principal prior to the end of the 3rd year will incur a 35% penalty on earned interest only. A withdrawal of principal prior to the 5th year will incur a 20% penalty on earned interest only. A withdrawal of principal requires a 60-day written notice by mail or electronically via email. Interest payments can be paid on an annual basis per the written request of the investor. Interest is automatically rolled over and compounded during the remainder of the term. Interest payments require a 30-day written notice by mail or electronically via email. If interest is paid out prior to the completion of the next consecutive year of the term, that interest will not be compounded for the year in which it was withdrawn. Upon maturity of said term, unless a withdrawal request has been issued meeting the above stated specifications, your investment will be rolled over and reinvested for another five (5) year term. Membership interests are not transferable.

Signature

A handwritten signature in dark ink, appearing to read 'Bonnie C. Raines', is written over a horizontal line. To the right of the signature, the date '12/63/02' is handwritten.

12/63/02  
Date

Number: IFC120302-01

84 N. Eastwood Dr.  
# 3015  
Woodstock, IL 60098



Toll Free: (877) 610-5982  
Main Office: (815) 206-5139  
Fax: (815) 206-5283

## 2005 Annual Statement

Page 1

Brad Bebout  
1215 Polaris Parkway  
# 197  
Columbus, OH 43240

Account # 104009  
Account Type: IRA  
Term Length: 5 years

Compound Period ..... : Annual

Nominal Annual Rate .... : 15.900 %

### AMORTIZATION SCHEDULE - Normal Amortization, 360 Day Year

	Date	Invest	Balance Date	Return	Interest	Net Change	Balance
Invest	01/01/2003	5,685.94				5,685.94	5,685.94
Invest	01/26/2004	6,750.00			976.83	7,726.83	13,412.77
Invest	07/08/2004	25,563.00			971.53	26,534.53	39,947.30
Invest	09/12/2005	12,000.00			7,701.23	19,701.23	59,648.53
Balance Date	12/31/2005		0.00		2,897.92	2,897.92	62,546.45
Grand Totals		49,998.94	0.00	0.00	12,547.51	62,546.45	

An open balance of 62,546.45 still remains.



84 N. Eastwood Dr.  
#3015  
Woodstock, IL. 60098

Toll Free: (800) 591-4432  
Main Office: (815) 206-5139  
Fax: (815) 206-5283

*Francis X. Sanchez*  
Chairman and CEO

*Jim D. Bourassa*  
President

*Scott D. Wessel*  
Vice President

February 3, 2005

Mr. John Reed III  
P.O. Box 516  
Woodinville, WA. 98072-0516

Re: Authorization to transfer funds from IFCF Investments to IFC Ventures, LLC

Dear Mr. Reed:

Per your conversation with IFC Financial, it is our understanding that you wish to transfer all the funds in your InvestForClosures Financial (IFCF) Investment with principal in the amount of \$35,000 which will mature on February 17, 2005 to a new InvestForClosures Ventures (IFCV) account. Please sign below and return to Mr. Tom Rodriguez, our staff accountant, to authorize this transfer. You may send this letter via facsimile at 815-206-5280.

As discussed, we will credit your new account the original \$35K and add the \$15K addition to your principal for a total of \$50K. Moreover, interest payments may be withdrawn quarterly after the first year of your new term. Your Subscription Agreement describes the terms and conditions of your IFCV investments. Please consult your tax advisor regarding the tax consequences of this transfer. Also, please return your fully executed IFCV Subscription Agreements at your earliest convenience. We appreciate your investments with IFCV and look forward to working with you. If you have any questions, please do not hesitate to contact me.

Best Regards,

Deana M. Guidi  
General Counsel

*CERTIFICATE  
JACKIE LIBRIZ*

cc: Frank Sanchez  
Jim Bourassa  
Scott Wessel

\_\_\_\_\_  
John Reed III

Date: \_\_\_\_\_

Web: [www.investforclosures.com](http://www.investforclosures.com)  
Email: [info@investforclosures.com](mailto:info@investforclosures.com)

**IFCF**

<u>Date</u>	<u>Principal And Return Amount</u>	<u>TERM</u>
3-26-03	\$14,586.15	5YRS
3-26-04	\$16,905.35	
3-26-05	\$19,593.30	
3-26-06	\$22,708.63	
3-26-07	\$26,319.30	
6-08-07	\$27,738.16	

**\$19,593.30 X 15.90% = \$3,115.33 yearly return**  
**\$19,593.30 + \$3,115.33 yearly return = \$22,708.63**



**3-26-07**

$$\$22,708.63 \times 15.90\% = \$3,610.67 \text{ yearly return}$$

$$\$22,708.63 + \$3,610.67 \text{ yearly return} = \$26,319.30$$
**7-26-07**

$$\$26,319.30 \times 15.90\% = \$4,184.77 \text{ yearly return}$$

$$\$4,184.77 \text{ yearly return} / 360 \text{ days} = \$11.63 \text{ return per day}$$

$$\$11.63 \text{ return per day} \times 122 \text{ days} = \$1,418.86 \text{ interest accumulation}$$

$$\$26,319.30 \text{ previous principal} + \$1,418.86 \text{ interest accumulation} = \$27,738.16$$
**Account 2: (104076)**

On 3-26-03 Carolyn Richoz made an IRA investment of \$3,048.06 at a compounded rate of 15.90% on a 5 year term to InvestForClosures Financial. The total accumulated interest for this account up to 7-26-07 is \$2,629.47 and the principal and interest accumulation up to this point is \$5,677.53.

<b><u>Date</u></b>	<b><u>Principal And Return Amount</u></b>	<b><u>TERM</u></b>
<b>3-26-03</b>	<b>\$3,048.06</b>	<b>5YRS</b>
<b>3-26-04</b>	<b>\$3,532.70</b>	
<b>3-26-05</b>	<b>\$4,094.40</b>	
<b>3-26-06</b>	<b>\$4,745.41</b>	
<b>3-26-07</b>	<b>\$5,499.93</b>	
<b>6-08-07</b>	<b>\$5,796.39</b>	

**Calculation:**

**3-26-03** **\$3,048.06**

**3-26-04**

$$\$3,048.06 \times 15.90\% = \$484.64 \text{ yearly return}$$

$$\$3,048.06 + \$484.64 \text{ yearly return} = \$3,532.70$$
**3-26-05**

$$\$3,532.70 \times 15.90\% = \$561.70 \text{ yearly return}$$

$$\$3,532.70 + \$561.70 \text{ yearly return} = \$4,094.40$$

**3-26-06**

$\$4,094.40 \times 15.90\% = \$651.01$  yearly return

$\$4,094.40 + \$651.01$  yearly return =  $\$4,745.41$

**3-26-07**

$\$4,745.41 \times 15.90\% = \$754.52$  yearly return

$\$4,745.41 + \$754.52$  yearly return =  $\$5,499.93$

**7-26-07**

$\$5,499.93 \times 15.90\% = \$874.49$  yearly return

$\$874.49$  yearly return / 360 days =  $\$2.43$  return per day

$\$2.43$  return per day  $\times 122$  days =  $\$296.46$  interest accumulation

$\$5,499.93$  previous principal +  $\$296.46$  interest accumulation =  $\$5,796.39$

**Note:**

- **SOP "Fresh Dollars Investment" IRA 7/27/07 of \$10,000.00**
- **Account 1 Roll over interest only \$13,152.01**
- **Account 2 Roll over interest only \$2,629.47**

**SOP Rollover interest of the 2 accounts \$15,781.48**

**Total SOP Investment \$25,781.48**

**Warrants:**

- **No warrants prior to the SOP**
- **10,500 Warrants on Fresh dollars plus 5% bonus dollars**
- **13,152 Warrants for interest Roll over of Account 1**
- **2,629 Warrants for interest Roll over of Account 2**
- **2,917 Warrants for loyalty 20% of \$14,586.15 Account 1**
- **610 Warrants for loyalty 20% of \$3,048.06 Account 2**

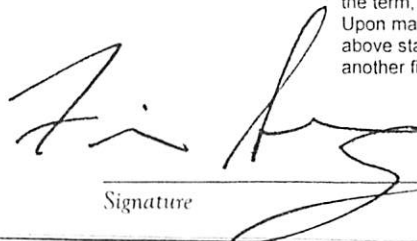
**Total Warrants: 29,808**






This certifies that  
***Kathleen Markus***  
has invested ***\$35,000.00***  
on April 22, 2003  
at a term of 5 years  
earning 19.9% APR

5-Year Term: The principal investment must remain untouched for exactly five (5) years from the date the investment payment along with all signed and completed investment documents. A withdrawal of principal prior to the end of the 1st year will incur a 70% penalty on earned interest only. A withdrawal of principal prior to the end of the 3rd year will incur a 35% penalty on earned interest only. A withdrawal of principal prior to the 5th year will incur a 20% penalty on earned interest only. A withdrawal of principal requires a 60-day written notice by mail or electronically via email. Interest payments can be paid on an annual basis per the written request of the investor. Interest is automatically rolled over and compounded during the remainder of the term. Interest payments require a 60-day written notice by mail or electronically via email. If interest is paid out prior to the completion of the next consecutive year of the term, that interest will not be compounded for the year in which it was withdrawn. Upon maturity of said term, unless a withdrawal request has been issued meeting the above stated specifications, your investment will be rolled over and reinvested for another five (5) year term. Membership Interests are not transferable.

  
Signature

  
Date

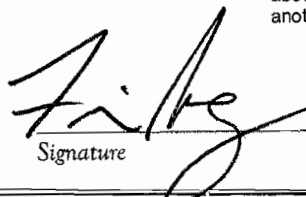
Number: IFCF042203-01  
Account # 104088





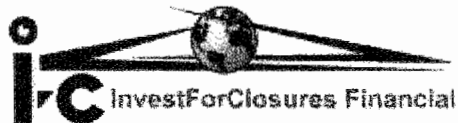
This certifies that  
**Wilhelm Hall**  
has invested **\$10,000.00**  
on April 22, 2003  
at a term of 5 years  
earning 14.9% APR

5-Year Term: The principal investment must remain untouched for exactly five (5) years from the date the investment payment along with all signed and completed investment documents. A withdrawal of principal prior to the end of the 1st year will incur a 70% penalty on earned interest only. A withdrawal of principal prior to the end of the 3rd year will incur a 35% penalty on earned interest only. A withdrawal of principal prior to the 5th year will incur a 20% penalty on earned interest only. A withdrawal of principal requires a 60-day written notice by mail or electronically via email. Interest payments can be paid on an annual basis per the written request of the investor. Interest is automatically rolled over and compounded during the remainder of the term. Interest payments require a 60-day written notice by mail or electronically via email. If interest is paid out prior to the completion of the next consecutive year of the term, that interest will not be compounded for the year in which it was withdrawn. Upon maturity of said term, unless a withdrawal request has been issued meeting the above stated specifications, your investment will be rolled over and reinvested for another five (5) year term. Membership Interests are not transferable.

 CEO IFCF 4/22/03  
Signature Date

Number: IFCF042203-01  
Account # 104079





This certifies that  
***Wilhelm Hall***  
has invested ***\$10,000.00***  
on April 29, 2003  
at a term of 5 years  
earning 16.9% APR

5-Year Term: The principal investment must remain untouched for exactly five (5) years from the date the investment payment along with all signed and completed investment documents. A withdrawal of principal prior to the end of the 1st year will incur a 70% penalty on earned interest only. A withdrawal of principal prior to the end of the 3rd year will incur a 35% penalty on earned interest only. A withdrawal of principal prior to the 5th year will incur a 20% penalty on earned interest only. A withdrawal of principal requires a 60-day written notice by mail or electronically via email. Interest payments can be paid on an annual basis per the written request of the investor. Interest is automatically rolled over and compounded during the remainder of the term. Interest payments require a 60-day written notice by mail or electronically via email. If interest is paid out prior to the completion of the next consecutive year of the term, that interest will not be compounded for the year in which it was withdrawn. Upon maturity of said term, unless a withdrawal request has been issued meeting the above stated specifications, your investment will be rolled over and reinvested for another five (5) year term. Membership Interests are not transferable.

*Fin Long* CEO IFCF 2/19/04  
Signature Date

Number: IFCF042903-02


Account # 104079





This certifies that  
***Kathleen Markus***  
has invested ***\$100,000.00***  
on May 13, 2003  
at a term of 5 years  
earning 19.9% APR

5-Year Term: The principal investment must remain untouched for exactly five (5) years from the date the investment payment along with all signed and completed investment documents. A withdrawal of principal prior to the end of the 1st year will incur a 70% penalty on earned interest only. A withdrawal of principal prior to the end of the 3rd year will incur a 35% penalty on earned interest only. A withdrawal of principal prior to the 5th year will incur a 20% penalty on earned interest only. A withdrawal of principal requires a 60-day written notice by mail or electronically via email. Interest payments can be paid on an annual basis per the written request of the investor. Interest is automatically rolled over and compounded during the remainder of the term. Interest payments require a 60-day written notice by mail or electronically via email. If interest is paid out prior to the completion of the next consecutive year of the term, that interest will not be compounded for the year in which it was withdrawn. Upon maturity of said term, unless a withdrawal request has been issued meeting the above stated specifications, your investment will be rolled over and reinvested for another five (5) year term. Membership Interests are not transferable.

 CEO IFCF 5/13/03  
Signature Date


Number: IFCF051303-01  
Account # 104086





This certifies that  
**Joseph Cavaluzzi**  
has invested **\$10,807.10**  
on June 05, 2003  
at a term of 5 years  
earning 15.9% APR

5-Year Term: The principal investment must remain untouched for exactly five (5) years from the date the investment payment along with all signed and completed investment documents. A withdrawal of principal prior to the end of the 1st year will incur a 70% penalty on earned interest only. A withdrawal of principal prior to the end of the 3rd year will incur a 35% penalty on earned interest only. A withdrawal of principal prior to the 5th year will incur a 20% penalty on earned interest only. A withdrawal of principal requires a 60-day written notice by mail or electronically via email. Interest payments can be paid on an annual basis per the written request of the investor. Interest is automatically rolled over and compounded during the remainder of the term. Interest payments require a 60-day written notice by mail or electronically via email. If interest is paid out prior to the completion of the next consecutive year of the term, that interest will not be compounded for the year in which it was withdrawn. Upon maturity of said term, unless a withdrawal request has been issued meeting the above stated specifications, your investment will be rolled over and reinvested for another five (5) year term. Membership Interests are not transferable.

 CEO-IFCF 6/5/03  
Signature Date

Number: IFCF060503-01  
Account # 104085

William Lawson  
 10407 N.E. 22nd Place  
 Vancouver, WA 98686

Account # 104083  
 Account Type: IRA  
 Term Length: 5 years

Compound Period: Annual

Nominal Annual Rate: 15.900%

AMORTIZATION SCHEDULE - Normal Amortization, 360 Day Year

	Date	Invest	Balance Date	Return	Interest	Net Change	Balance
Invest	6/6/2003	80,598.65				80,598.65	80,598.65
Balance							
Date	3/31/2008		0.00		84,039.44	84,039.44	164,638.09
Balance							
Date	6/30/2008		0.00		6,617.08	6,617.08	171,255.17
Balance							
Date	9/30/2008		0.00		6,958.67	6,958.67	178,213.84
Grand							
Totals		80,598.65	0.00	0.00	97,615.19	178,213.84	

An open balance of 178,213.84 still remains.



Sarah Lawson  
 10407 N.E. 22nd Place  
 Vancouver, WA 98686

Account # 104084  
 Account Type: IRA  
 Term Length: 5 years

Compound Period: Annual

Nominal Annual  
 Rate: 15.900%

AMORTIZATION SCHEDULE - Normal Amortization, 360 Day Year

	Date	Invest	Balance Date	Return	Interest	Net Change	Balance
Invest	6/6/2003	18,609.09				18,609.09	18,609.09
1	8/14/2007			15,992.52	15,992.52	0.00	18,609.09
Balance							
Date	3/31/2008		0.00		1,890.37	1,890.37	20,499.46
Balance							
Date	6/30/2008		0.00		823.91	823.91	21,323.37
Balance							
Date	9/30/2008		0.00		866.44	866.44	22,189.81
Grand Totals		18,609.09	0.00	15,992.52	19,573.24	22,189.81	

An open balance of 22,189.81 still remains.



This certifies that  
***G. Matthew Knowlton***  
 has invested ***\$3,000.00***  
 on ***July 31, 2003***  
 at a term of ***5 years***  
 earning ***15.9% APR***

**5-Year Term:** The principal investment must remain untouched for exactly five (5) years from the date the investment payment is along with all signed and completed investment documents. A withdrawal of principal prior to the end of the first year will incur a 70% penalty on earned interest only. A withdrawal of principal prior to the end of the 3rd year will incur a 35% penalty on earned interest only. A withdrawal of principal prior to the 5th year will incur a 20% penalty on earned interest only. A withdrawal of principal requires a 30-day written notice by mail or electronically via e-mail. Interest payments can be paid on an annual basis per the written request of the investor. Interest is automatically rolled over and compounded during the remainder of the term. Interest payments require a 30-day written notice by mail or electronically via e-mail. If interest is paid out prior to the completion of the next consecutive year of the term, that interest will not be compounded for the year in which it was withdrawn. Upon maturity of said term, unless a withdrawal request has been issued meeting the above stated specifications, your investment will be rolled over and re-invested for another five (5) year term. Membership interests are not transferable.

*File* *CEO-TRK* *7/3/03*

Number: 100-75-34

Account: 214066





This certifies that

***Robert Schaufenbuel & Bradley  
Schaufenbuel***

has invested \$35,000  
on September 26, 2003  
at a term of 2 years  
earning 17.9% APR

Note: Interest payments will be paid monthly. Upon maturity of your investment, unless a withdrawal request has been received, your principal will be reinvested in the same plan at the rate and term posted at that time. A withdrawal of principal requires a 90 day written notice by mail or electronically via email. There are no penalties for early withdrawal. Membership Interests are not transferable.

Signature

*[Handwritten Signature]*  
CEO - IFCF 9/26/03  
Date

Number: IFCF092603-01

Acct#: 104101

Ravikumar & Sumathi Jammalamadaka  
 5 Amy Drive  
 North Brunswick, NJ 08902

Account #: 104106  
 Account Type: Cash  
 Term Length: 5 years

Compound Period: Annual

Nominal Annual Rate: 8.900%

AMORTIZATION SCHEDULE - Normal Amortization, 360 Day Year

	Date	Invest	Balance Date	Return	Interest	Net Change	Balance
Invest	11/18/2003	25,000.00				25,000.00	25,000.00
2003 Totals		25,000.00	0.00	0.00	0.00	25,000.00	
1	4/21/2006			5,000.00	5,784.12	784.12	25,784.12
2	6/26/2006			20,000.00	420.71	19,579.29-	6,204.83
3	6/26/2006			2,171.69	0.00	2,171.69-	4,033.14
4	6/27/2006			2,700.00	1.00	2,699.00-	1,334.14
2006 Totals		0.00	0.00	29,871.69	6,205.83	23,665.86-	
Balance Date	3/31/2008		0.00		218.23	218.23	1,552.37
Balance Date	6/30/2008		0.00		34.92	34.92	1,587.29
Balance Date	9/30/2008		0.00		36.10	36.10	1,623.39
Balance Date	12/31/2008		0.00		36.92	36.92	1,660.31
2008 Totals		0.00	0.00	0.00	326.17	326.17	
Grand Totals		25,000.00	0.00	29,871.69	6,532.00	1,660.31	

An open balance of 1,660.31 still remains.





This certifies that  
***Wilhelm Hall***  
has invested ***\$15,000***  
on ***December 18, 2003***  
at a term of ***5 years***  
earning ***16.9% APR***

5-Year Term: The principal investment must remain untouched for exactly five (5) years from the date the investment payment along with all signed and completed investment documents. A withdrawal of principal prior to the end of the 1st year will incur a 70% penalty on earned interest only. A withdrawal of principal prior to the end of the 3rd year will incur a 35% penalty on earned interest only. A withdrawal of principal prior to the 5th year will incur a 20% penalty on earned interest only. A withdrawal of principal requires a 60-day written notice by mail or electronically via email. Interest payments can be paid on an annual basis per the written request of the investor. Interest is automatically rolled over and compounded during the remainder of the term. Interest payments require a 60-day written notice by mail or electronically via email. If interest is paid out prior to the completion of the next consecutive year of the term, that interest will not be compounded for the year in which it was withdrawn. Upon maturity of said term, unless a withdrawal request has been issued meeting the above stated specifications, your investment will be rolled over and reinvested for another five (5) year term. Membership Interests are not transferable.

*Fin [Signature]* CEO-IFCF 12/18/03  
Signature Date

Number: IFCF0121803-01

Account # 104079